Cardmember Service

Post Office Box 15298 Wilmington, DE 19850-5298 1-800-436-7939

June 24, 2007

BRENT L LLOYD

RE: 4388576011573956

Dear Brent L Lloyd:

Thank you for your recent inquiry regarding your credit card account.

As your credit card company, we value your business and appreciate the opportunity to serve your credit card needs. Thank you for your recent request for a lower Annual Percentage Rate on your credit card account.

Regretfully, we are not able to comply with your request because of the status on your account.

If you have new concerns regarding your account, or if you would like general payment or balance information, please contact Cardmember Services at the number printed on the top of the page.

Sincerely,

Terry Hoff Financial Service Advisor

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